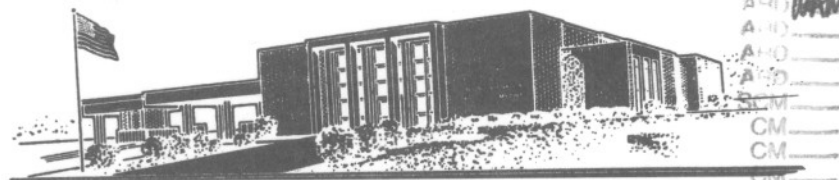




2006 MAY 22 AM 11 18



**UNION BANK & TRUST COMPANY**  
LIVINGSTON, TENNESSEE 38570

931 823-1247

May 2, 2006

RECEIVED

MAY 11 2006

FDIC MEMPHIS

Mr. Stan Ivie  
Regional Director  
Memphis Area Office  
5100 Poplar, Suite 1900  
Memphis, TN 38137

**Re: Comments Regarding FDIC Application #20051977; Wal-Mart  
Application for Insurance and Industrial Bank Charter**

Dear Mr. Ivie:

I am writing to oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. I am a community banker and believe strongly that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable harm to my community and my institution, and pose a severe systemic risk to our nation's economy.

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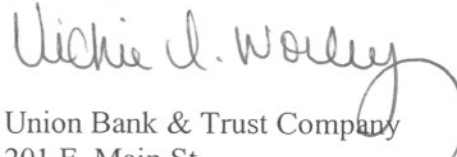
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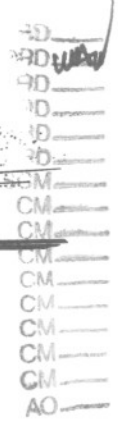
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For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

A handwritten signature in dark ink, appearing to read "Vickie L. Woolley". The signature is fluid and cursive, with a large loop at the end of the last name.

Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570



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Sincerely,

A handwritten signature in cursive script, appearing to read "Kim Hill".

Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570



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FDIC MEMPHIS

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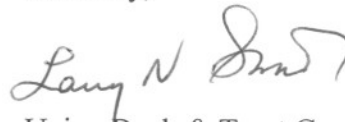
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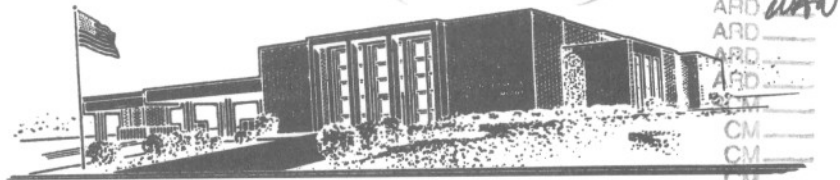
Sincerely,

A handwritten signature in dark ink, appearing to read "Larry N. Smith". The signature is fluid and cursive, with the first name "Larry" and last name "Smith" clearly distinguishable.

Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570



2006 MAY 22 AM 11 18



**UNION BANK & TRUST COMPANY**  
LIVINGSTON, TENNESSEE 38570

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May 2, 2006

Mr. Stan Ivie  
Regional Director  
Memphis Area Office  
5100 Poplar, Suite 1900  
Memphis, TN 38137

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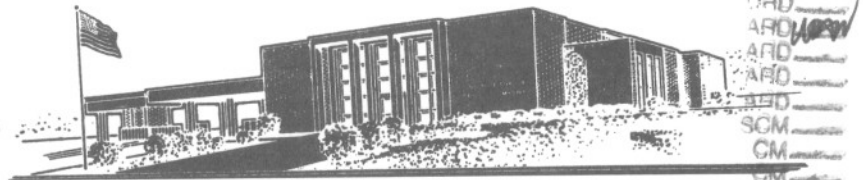
A handwritten signature in cursive script that reads "Sue McDonald".

Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570





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**UNION BANK & TRUST COMPANY**  
LIVINGSTON, TENNESSEE 38570

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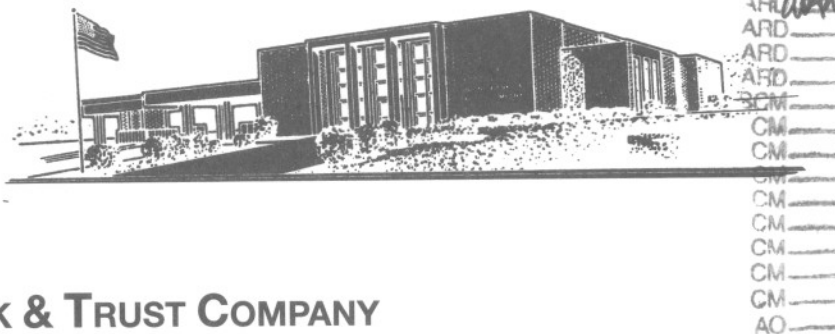
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Sincerely,

A handwritten signature in cursive script that reads "Marsha A. Smith".

Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570



**UNION BANK & TRUST COMPANY**  
LIVINGSTON, TENNESSEE 38570

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Sincerely,

A handwritten signature in cursive script that reads "Judith Beasley".

Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570



**UNION BANK & TRUST COMPANY**  
LIVINGSTON, TENNESSEE 38570

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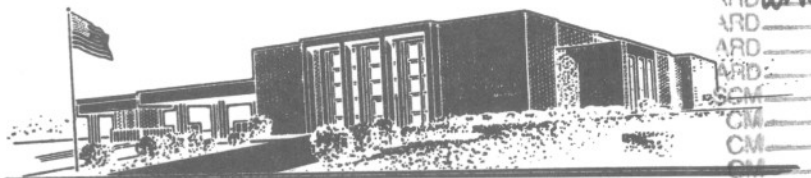
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Sincerely,

  
Amanda M. Windle, Bookkeeping  
Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570



931 823-1247

May 2, 2006

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Regional Director  
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For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy Hewitt". The signature is fluid and cursive, with the first name "Timothy" written in a larger, more prominent script than the last name "Hewitt".

Union Bank & Trust Company  
201 E. Main St.  
Livingston, TN 38570

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Wal-Mart did not open stores in those communities to be civic partners with local merchants; they opened stores to drive local merchants out of business and steal their customers, which is just what they did. The largest company in the world could do the same thing to community banks. The FDIC would be ill-advised to set this nation on a course that could result in the demise of the community banking industry as we know it today.

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Sincerely,

A handwritten signature in dark ink, appearing to read "Amy R. Ross". The signature is fluid and cursive, with the first name "Amy" being the most prominent.

Union Bank & Trust Company

201 E. Main St.

Livingston, TN 38570